

Thomas P. Griffen
35 Knapps Highway
Fairfield CT 09825

**Insurance and Real Estate Committee Public Hearing
February 18, 2016**

General Assembly Raised Bill #35:

"AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR THE PURCHASE OF ASSISTANCE DOGS."

Good Afternoon Members of the **Insurance and Real Estate Committee** and a special acknowledgement to **Brenda Kupchick** who lives in my town of Fairfield and serves on this committee.

My name is **Thomas P. Griffen (Tom)** and I live at **35 Knapps Highway Fairfield** and have been a resident of Connecticut since 1985. I am here today with my wife **Dorothy Griffen (Dotty)**, along with **Dale Picard** who is Co-Founder and Executive Director of Educated Canines for Assisting Disabilities, Inc. (ECAD).

Dale brought along a Service Dog to today's public hearing. **(ATTACHMENT 1)**

We are here to advocate for the passage of the Act requiring Health Insurance Coverage for the training and purchase of **Assistance Dogs**. These **Service Animals** are trained by rigorous standards **(ATTACHMENT 2)** that help individuals with disabilities maintain a level of **Independence**, and a **quality of life that fosters self-worth and dignity**.

I have prepared a **packet of Information** for today's public hearing and it is submitted for the **public testimony record**.

Many disabilities are often hidden and at face-value, many people would not view me as being disabled.

I have **Type 1 Diabetes** and **Multiple Sclerosis**. I was granted **disability retirement** from my place of employment and have been awarded **Social Security Disability**. My Endocrinologist and Neurologist encouraged me to apply for a Service Animal due to the disabling progression of my co-morbidities and

I was recently approved by ECAD for a Service Dog. (ATTACHMENT 3 SCRIP AND ATTACHMENT 4 ECAD

APPROVAL NOTIFICATION)

A Service Animal costs up to \$25,000 which can be a significant deterrent to many disabled people who could benefit from the trained services of a Service Animal. In many cases, the Service Dog is purchased through personal savings and fundraising efforts. When I receive my Service Animal from ECAD, it will be trained to assist me with tasks and functions that are impaired by my medical conditions and have impacted several major life activities. (ATTACHMENT 5)

I would like to give you a glimpse of how my disabilities impact me by examples:

1. One night while I was sleeping, I was awakened by EMT, Fire, and Police. Prior to my being awakened, my blood glucose alarm on my insulin pump sounded which I did not hear. My wife attempted to wake me up but I was unresponsive. My wife called 911 who came and administered glucagon injection in order to quickly raise my blood glucose level which had become dangerously low. I was taken by ambulance to the Emergency Room where I remained for 12 hours while my diabetic condition was stabilized. Talk about a frightening experience. I learned that I was close to slipping into a diabetic coma and that if I hadn't received medical treatment and if no one was around to get medical assistance, I might not be here to tell my story at today's public hearing. This incident, which included the Ambulance, Emergency Department Services, and other related expenses, cost \$45,000 which was paid for by my Employer-Provided Medical Insurance plan.

2. I have **drop foot on my right leg** which can cause me to drag my foot and trip or fall. My Neurologist prescribed a **Walk-Aide** device which stimulates a nerve damaged by MS caused by brain lesions. This

device, considered to be Durable Medical Equipment, was denied by my employer-sponsored Medical Insurance Plan as it was not the least expensive treatment option. The Walk-Aide costs \$8,000 and a simple metal brace that could be wrapped around my leg connecting my knee and ankle would cost about several hundred dollars. My endocrinologist was adamant that I was not to wear a metal brace on my leg as it had the potential of causing skin abrasions that might not be felt due to my severe peripheral neuropathy. As a result, any abrasion could result in skin infections which could result in amputation. As a result, we submitted an internal appeal and an external appeal to the Department of Insurance who overturned the denial and approved the Walk-Aide as an appropriate and necessary medical treatment. My employer-provided medical insurance plan was required to cover this expense of the Walk-Aide as Durable Medical Equipment.

3. I am an Eagle Scout and I love to camp. In fact, my wife and I have a seasonal camping trailer where we spend much of the summer. The problem is that I also like to camp in the Spring and Fall. As my wife is a high school teacher, she is unable to go camping with me on school days. My wife is fearful that if something were to happen while I was camping by myself, there would be no one around to provide assistance to me if I were to fall or become unresponsive due to my diabetes and I needed medical or emergency assistance.

When I tell these stories and review the tasks that my trained Service Animal will perform, it is obvious that a Service Animal provides a major role in helping me manage my disabilities, preserve my quality of life, and at a cost to my medical insurance provider if I had no assistance.

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Service Animals are protected and afforded rights by Federal Law under the **American with Disabilities Act. (ATTACHMENT 6)** The Internal Revenue Service allows for the Service Animal expenses associated with the acquisition, training, and maintenance as **Qualified Medical Expenses** that can be included on Schedule A of the Federal Tax Return 1040. **(ATTACHMENT 7)**

Under the law, service animals are considered durable medical equipment or property. When I review the Durable Medical Equipment provisions in my employer-sponsored medical plan policy **(ATTACHMENT 8)**, it is obvious to me that a Service Animal meets the criteria and is medically necessary and is eligible for coverage under my policy. This is the purpose and intent of this proposed bill #35.

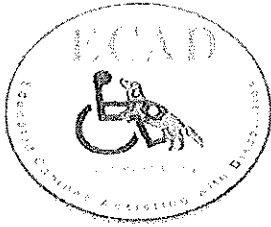
And in the case that this bill is not sent out of committee and it is not enacted as Connecticut State Law, I have included my Fundraising Letter Campaign **(ATTACHMENT 9)** and respectfully ask you to consider making a pledge towards my Service Animal fundraising goal.

Thank you.

Respectfully Submitted,



Thomas P. Griffen



Educated Canines Assisting with Disabilities



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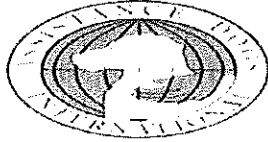
History

East Coast Assistance Dogs was founded by Lu and Dale Picard.

Prior to founding ECAD, Lu helped several business organizations in their startup efforts and gained experience in business and administration. When her father suffered a stroke, she saw how much he hated being dependent on her. She taught their family pet to help him rise from a chair and retrieve some items, and noticed that her dad actually became more active and less depressed than when all his help came from a human. Lu saw first hand how Service Dogs could change people's lives, and in 1995 quit her full-time job to start ECAD. One year later, her husband Dale also gave up his own business to work full time for ECAD. Dale was self-employed for many years and developed skills and talents that he put to good use in helping Lu establish ECAD. He purchased land in Connecticut, constructed kennels and offices, and redesigned the house in which Lu, Dale, and their two daughters lived.

Since then ECAD has received a nonprofit status and has grown to have training facilities in Connecticut and New York, and have placed Assistance Dogs in over a dozen states.

ECAD's mission of providing highly skilled Service Dogs to increase mobility and independence for people living with disabilities manifests itself in a variety of programs and services. Each one designed to meet the needs of a specific population: Veterans, at-risk youth, persons living with disabilities or in stressful circumstances, and children as young as two with Autism.



Assistance Dogs International
Setting standards for the assistance dog industry since 1987

Service Dogs - Training Standards

These are intended to be minimum standards for all assistance dog programs that are members or provisional members with ADI. All programs are encouraged to work at levels above the minimums.

1. The service dog must respond to commands (basic obedience and skilled tasks) from the client 90% of the time on the first ask in all public and home environments
2. The service dog should demonstrate basic obedience skills by responding to voice and/or hand signals for sitting, staying in place, lying down, walking in a controlled position near the client and coming to the client when called.
3. The service dog must meet all of the standards as laid out in the minimum standards for Assistance Dogs in Public and should be equally well behaved in the home.
4. The service dog must be trained to perform at least 3 tasks to mitigate the client's disability
5. The client must be provided with enough instruction to be able to meet the ADI Minimum Standards for Assistance Dogs in Public. The client must be able to demonstrate:
 - That their dog can perform at least 3 tasks
 - Knowledge of acceptable training techniques.
 - An understanding of canine care and health
 - The ability to maintain training, problem solve, and continue to train/add new skills (as required) with their service dog
 - Knowledge of local access laws and appropriate public behavior.
6. The assistance dog program must document monthly follow ups with clients for the first 6 months following placement. Personal contact will be done by qualified staff or program volunteer within 12 months of graduation and annually thereafter.
7. Identification of the service dog will be accomplished with the laminated ID card with a photo(s) and names of the dog and partner. In public the dog must wear a cape, harness, backpack, or other similar piece of equipment or clothing with a logo that is clear and easy to read and identifiable as assistance dogs
8. The program staff must demonstrate knowledge of the client's disabilities in relation to the services they provide. The program shall make available to staff and volunteers educational material on different disabilities
9. The client must abide by the ADI Minimum Standards of Assistance Dog Partners
10. Prior to placement every service dog must meet the ADI Standards and Ethics Regarding Dogs, be spayed/neutered and have current vaccination certificates as determined by their veterinarian and applicable laws. It is the program's responsibility to inform the client of any special health or maintenance care requirements for each dog

ATTACHMENT #3
PriMed Physicians

A member of
NORTHEAST MEDICAL GROUP
YALE NEW HAVEN HEALTH

Prescription – Service Animal

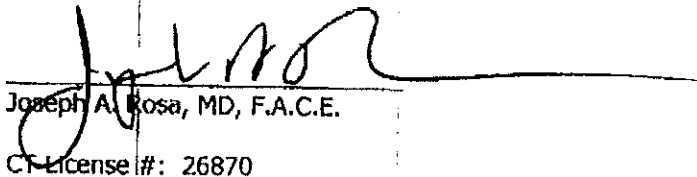
August 28, 2015

To Whom It May Concern:

Thomas P. Griffen DOB 08/12/1958 is a patient under my care. Mr. Griffen is disabled, as his condition limits one or more major life activities. I have prescribed an assistance service animal to aid Mr. Griffen in living with his disability. This animal provides Mr. Griffen with needed support and assistance that improves his quality of life.

If you have further questions, please feel free to call me at my office number.

Sincerely,



Joseph A. Rosa, MD, F.A.C.E.

CT License #: 26870

Specialties

Endocrinology, Diabetes & Metabolism
Endocrinology & Metabolism

Board Certifications

Diabetes, Metabolism & Endocrinology
Internal Medicine

ATTACHMENT #4



1/14/2016

Dear Thomas Griffen,

After spending time with you at your interview, we are pleased to inform you that we can educate a Service Dog for you and that you are on our list to receive a Service Dog. In order for us to hold your place and accept you as a candidate for Team Training, we require that you send us a \$500.00 non-refundable commitment fee. We must receive your fee in the next 30 days.

As we discussed during the interview, the financial expense for ECAD of placing a Service Dog, including providing follow-up care, and educating both the dog and the client is **\$25,000.00**. ECAD is constantly looking for ways to reduce the financial burden on our clients. Historically, we have been able to secure sponsorships and grants, but such financial support is sporadic and unpredictable. We cannot rely upon it long term. Therefore, now that you have been welcomed into the ECAD family as a prospective client, we ask that you devote your time and resources during your 18 to 24 month waiting period to raising at least \$9,500.00 to offset ECAD's expense for your training and housing during Team Training and the follow-up care for the life of your Team. We hope that you will continue to fundraise even beyond the \$9,500.00 threshold in order to contribute more so others can have the independence you will soon have. ECAD can suggest and guide you in various fundraising efforts and we encourage you to be creative in generating your own ideas. We do expect our clients to be committed to our cause and strive to create an ECAD family comprised of members who support each other both financially and emotionally.

Please remember that in order for you to be scheduled for Team Training, two conditions must be met: we must have secured your \$10,000.00 *and* we must have identified and educated the right dog for you. Both fundraising and the dog's education can take time, and sometimes circumstances beyond our control (Hurricane Sandy, for example) can delay our progress. We ask for your patience even as you begin to prepare yourself for a major change in your life. Rest assured that your wait will be well worth it!

Finally, please keep us informed of any hospitalizations you have during the waiting period. Team Training can be physically and emotionally draining. Therefore, you must be out of the hospital for at least 60 days in order to attend. This stipulation is in the best interest of both you and your new Service Dog.

Please send the commitment fee in the next 30 days. Once we receive it, we will contact you with an estimate of when you might be able to attend Team Training.

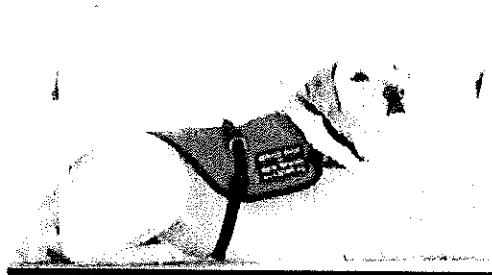
Best regards,
Client Care Support
ECAD
Client Care Support
(914) 693-0600 ext. 1950
(914) 231-9333 (fax)
clientsupport@ecad1.org

Service Animal: Functions, Duties, & Tasks

Thomas P. Griffen

My Service Animal will assist with major life activities including:

- Assist with balance and counterbalance when walking and standing..
- Provide stability and serve as a brace following a fall and/or from a kneeling and prone positions.
- Open refrigerator and cabinet and fetch or retrieve items including blood glucose meter equipment, prescription and durable medical equipment bag, insulin bottle and reservoir, basic food items (crackers, peanut butter, juice cans and bottles, etc.
- Alert, seek, and secure assistance from others ("Lassie"), barking, and/or 9-1-1 Telecommunication Devices.
- Respond to alarms and commands (voice and sound) i.e. blood glucose meter and sensor, clocks, fire, smoke, carbon dioxide, burglar and intruder, and Walk-Aide.
- Arouse owner if unresponsive (barking, licking, pulling, etc.) and/or secure assistance if owner remains unresponsive.



SERVICE DOG LAW

The Department of Justice published revised final regulations implementing the Americans with Disabilities Act (ADA) for title II (State and local government services) and title III (public accommodations and commercial facilities) on September 15, 2010, in the Federal Register. These requirements, or rules, clarify and refine issues that have arisen over the past 20 years and contain new, and updated, requirements, including the 2010 Standards for Accessible Design (2010 Standards).

OVERVIEW

This publication provides guidance on the term "service animal" and the service animal provisions in the Department's new regulations.

- Beginning on March 15, 2011, only dogs are recognized as service animals under titles II and III of the ADA.
- A service animal is a dog that is individually trained to do work or perform tasks for a person with a disability.
- Generally, title II and title III entities must permit service animals to accompany people with disabilities in all areas where members of the public are allowed to go.

HOW "SERVICE ANIMAL" IS DEFINED

Service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, calming a person with Post Traumatic Stress Disorder (PTSD) during an anxiety attack, or performing other duties. Service animals are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs whose sole function is to provide comfort or emotional support do not qualify as service animals under the ADA.

This definition does not affect or limit the broader definition of "assistance animal" under the Fair Housing Act or the broader definition of "service animal" under the Air Carrier Access Act.

Some State and local laws also define service animal more broadly than the ADA does. Information about such laws can be obtained from the State attorney general's office.

SERVICE ANIMALS MUST BE UNDER CONTROL

Under the ADA, service animals must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the animal through voice, signal, or other effective controls.

WHEN SERVICE ANIMALS ARE ALLOWED

Under the ADA, State and local governments, businesses, and nonprofit organizations that serve the public generally must allow service animals to accompany people with disabilities in all areas of the facility where the public is normally allowed to go. For example, in a hospital it would be inappropriate to exclude a service animal from areas such as patient rooms, clinics, cafeterias, or examination rooms. However, it may be appropriate to exclude a service animal from operating rooms or burn units where the animal's presence may compromise a sterile environment.

INQUIRIES, EXCUSES, CHARGES, AND OTHER SPECIFIC RULES RELATED TO SERVICE ANIMALS

- When it is not obvious what service an animal provides, only limited inquiries are allowed. Staff may ask two questions: (1) is the dog a service animal required because of a disability, and (2) what work or task has the dog been trained to perform. Staff cannot ask about the person's disability, require medical documentation, require a special identification card or training documentation for the dog, or ask that the dog demonstrate its ability to perform the work or task.

- Allergies and fear of dogs are not valid reasons for denying access or refusing service to people using service animals. When a person who is allergic to dog dander and a person who uses a service animal must spend time in the same room or facility, for example, in a school classroom or at a homeless shelter, they both should be accommodated by assigning them, if possible, to different locations within the room or different rooms in the facility.

- A person with a disability cannot be asked to remove his service animal from the premises unless: (1) the dog is out of control and the handler does not take effective action to control it or (2) the dog is not housebroken. When there is a legitimate reason to ask that a service animal be removed, staff must offer the person with the disability the opportunity to obtain goods or services without the animal's presence.

- Establishments that sell or prepare food must allow service animals in public areas even if state or local health codes prohibit animals on the premises.

- People with disabilities who use service animals cannot be isolated from other patrons, treated less favorably than other patrons, or charged fees that are not charged to other patrons without animals. In addition, if a business requires a deposit or fee to be paid by patrons with pets, it must waive the charge for service animals.

- If a business such as a hotel normally charges guests for damage that they cause, a customer with a disability may also be charged for damage caused by himself or his service animal.

- Staff are not required to provide care or food for a service animal.

For more information about the ADA, please visit our website or call our toll-free number.

www.ADA.gov

To receive e-mail notifications when new ADA information is available, visit the ADA Website's home page and click the link near the top of the middle column.

US Department of Justice Service Dog FAQ

http://www.ada.gov/reg2010/service_animal_qa.pdf

ADA Information Line

800-514-0301 (Voice) and 800-514-0383 (TTY)

24 hours a day to order publications by mail.

M-W, 9:30 a.m. - 5:30 p.m.; Th, 12:30 p.m. - 5:30 p.m. (Eastern Time) to speak with an ADA Specialist. All calls are confidential.

If you are interested in learning more about service dogs, go to SDWR.org or call (540) 543-2307.



Department of the Treasury
Internal Revenue Service

Publication 502

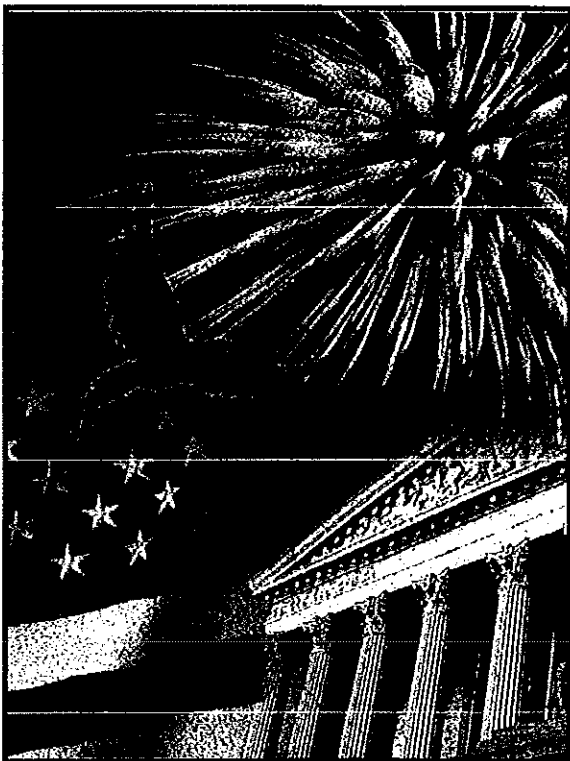
Cat. No. 15002Q

Medical and Dental Expenses

**(including the Health
Coverage Tax Credit)**

For use in preparing

2015 Returns



Get forms and other information faster and easier at:

- IRS.gov (English)
- IRS.gov/Korean (한국어)
- IRS.gov/Spanish (Español)
- IRS.gov/Russian (Русский)
- IRS.gov/Chinese/ 中国語
- IRS.gov/Vietnamese (Tiếng Việt)

Attachment #7

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What's New

Health coverage tax credit (HCTC). The HCTC, which expired at the end of 2013, has been reinstated retroactive to January 1, 2014. See *Health Coverage Tax Credit*, and Form 8885 and its instructions.

Standard mileage rate. The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 23 cents per mile. See *Transportation* under *What Medical Expenses Are Includible*.

Reminders

Future developments. For the latest information about developments related to Pub. 502, such as legislation enacted after it was published, go to www.irs.gov/pub502.

Photographs of missing children. The Internal Revenue Service is a proud partner with the National Center for Missing and Exploited Children. Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can

help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

Introduction

This publication explains the itemized deduction for medical and dental expenses that you claim on Schedule A (Form 1040). It discusses what expenses, and whose expenses, you can and can't include in figuring the deduction. It explains how to treat reimbursements and how to figure the deduction. It also tells you how to report the deduction on your tax return and what to do if you sell medical property or receive damages for a personal injury.

Medical expenses include dental expenses, and in this publication the term "medical expenses" is often used to refer to medical and dental expenses.

You can deduct on Schedule A (Form 1040) only the part of your medical and dental expenses that is more than 10% of your adjusted gross income (AGI). But if either you or your spouse was born before January 2, 1951, you can deduct the amount of your medical and dental expenses that is more than 7.5% of your AGI. If your medical and dental expenses aren't more than 10% of your AGI (7.5% if either you or your spouse was born before January 2, 1951), you can't claim a deduction.

This publication also explains how to treat impairment-related work expenses, health insurance premiums if you are self-employed, and the health coverage tax credit that is available to certain individuals.

Pub. 502 covers many common medical expenses but not every possible medical expense. If you can't find the expense you are looking for, refer to the definition of medical expenses under *What Are Medical Expenses*.

See *How To Get Tax Help* near the end of this publication for information about getting publications and forms.

Comments and suggestions. We welcome your comments about this publication and your suggestions for future editions.

You can send us comments from www.irs.gov/formspubs. Click on "More Information" and then on "Give us feedback."

Or you can write to:

Internal Revenue Service
Tax Forms and Publications
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

We respond to many letters by telephone. Therefore, it would be helpful if you would include your daytime phone number, including the area code, in your correspondence.

Although we cannot respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax products.

#7 CONTINUED

Ordering forms and publications. Visit www.irs.gov/formspubs to download forms and publications. Otherwise, you can go to www.irs.gov/orderforms to order current and prior-year forms and instructions. Your order should arrive within 10 business days.

Tax questions. If you have a tax question not answered by this publication, check IRS.gov and *How To Get Tax Help* at the end of this publication.

Useful Items

You may want to see:

Publication

- ☐ **969** Health Savings Accounts and Other Tax-Favored Health Plans

Forms (and Instructions)

- ☐ **1040** U.S. Individual Income Tax Return
- ☐ **Schedule A (Form 1040)** Itemized Deductions
- ☐ **8885** Health Coverage Tax Credit
- ☐ **8962** Premium Tax Credit (PTC)

What Are Medical Expenses?

Medical expenses are the costs of diagnosis, cure, mitigation, treatment, or prevention of disease, and the costs for treatments affecting any part or function of the body. These expenses include payments for legal medical services rendered by physicians, surgeons, dentists, and other medical practitioners. They include the costs of equipment, supplies, and diagnostic devices needed for these purposes.

Medical care expenses must be primarily to alleviate or prevent a physical or mental defect or illness. They don't include expenses that are merely beneficial to general health, such as vitamins or a vacation.

Medical expenses include the premiums you pay for insurance that covers the expenses of medical care, and the amounts you pay for transportation to get medical care. Medical expenses also include amounts paid for qualified long-term care services and limited amounts paid for any qualified long-term care insurance contract.

What Expenses Can You Include This Year?

You can include only the medical and dental expenses you paid this year, regardless of when the services were provided. (But see *Decedent* under *Whose Medical Expenses Can You Include*, for an exception.) If you pay medical expenses by check, the day you mail or deliver the check generally is the date of payment. If you use a "pay-by-phone" or "online" account to pay your medical expenses, the date reported on the statement of the

**SCHEDULE A
(Form 1040)**

Itemized Deductions

Department of the Treasury
Internal Revenue Service (99)

► Information about Schedule A and its separate instructions is at www.irs.gov/schedulea.
► Attach to Form 1040.

OMB No. 1545-0074

2015

Attachment
Sequence No. **07**

Name(s) shown on Form 1040

Your social security number

Medical and Dental Expenses		Caution: Do not include expenses reimbursed or paid by others.				
1	Medical and dental expenses (see instructions)	1				
2	Enter amount from Form 1040, line 38 2	2				
3	Multiply line 2 by 10% (.10). But if either you or your spouse was born before January 2, 1951, multiply line 2 by 7.5% (.075) instead	3				
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4				
Taxes You Paid		5 State and local (check only one box):				
a	<input type="checkbox"/> Income taxes, or	5				
b	<input type="checkbox"/> General sales taxes	6				
6	Real estate taxes (see instructions)	7				
7	Personal property taxes	8				
8	Other taxes. List type and amount ►	9				
9	Add lines 5 through 8	9				
Interest You Paid		10 Home mortgage interest and points reported to you on Form 1098		10		
Note: Your mortgage interest deduction may be limited (see instructions).		11 Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address ►		11		
		12 Points not reported to you on Form 1098. See instructions for special rules		12		
		13 Mortgage insurance premiums (see instructions)		13		
		14 Investment interest. Attach Form 4952 if required. (See instructions.)		14		
		15 Add lines 10 through 14		15		
Gifts to Charity		16 Gifts by cash or check. If you made any gift of \$250 or more, see instructions.		16		
If you made a gift and got a benefit for it, see instructions.		17 Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500		17		
		18 Carryover from prior year		18		
		19 Add lines 16 through 18		19		
Casualty and Theft Losses		20 Casualty or theft loss(es). Attach Form 4684. (See instructions.)		20		
Job Expenses and Certain Miscellaneous Deductions		21 Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ►		21		
		22 Tax preparation fees		22		
		23 Other expenses—investment, safe deposit box, etc. List type and amount ►		23		
		24 Add lines 21 through 23		24		
		25 Enter amount from Form 1040, line 38 25		25		
		26 Multiply line 25 by 2% (.02)		26		
		27 Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-		27		
Other Miscellaneous Deductions		28 Other—from list in instructions. List type and amount ►		28		
Total Itemized Deductions		29 Is Form 1040, line 38, over \$154,950?		29		
		<input type="checkbox"/> No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40.				
		<input type="checkbox"/> Yes. Your deduction may be limited. See the Itemized Deductions Worksheet in the instructions to figure the amount to enter.				
30 If you elect to itemize deductions even though they are less than your standard deduction, check here						

Department of the Treasury Internal Revenue Service Publication 502

The Internal Revenue Service has determined that the initial and recurring expenses of Service Dogs are eligible medical expenses and may be included on Schedule A of Federal Tax Return.

Can I deduct medical expenses for my pets?

Usually, you can't deduct costs associated with pets as a medical expense. The only exception is if your pet is a certified service animal, like a guide dog.

If you have a service animal, you can include these costs for the animal on Schedule A of the Federal Tax Return 1040. Expenses include: Buying, Training, and Annual Maintaining the Service Animal.

DURABLE MEDICAL EQUIPMENT

ATTACHMENT # 8

My Employer-sponsored Medical Insurance Plan covers Durable Medical Equipment as follows:

OTHER MEDICAL SERVICES AND SUPPLIES

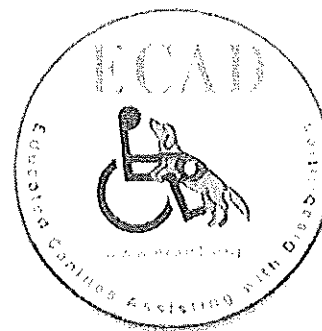
1. Durable Medical Equipment: The Plan covers Durable Medical Equipment, which is

- (a) designed and intended for repeated use;
- (b) primarily and customarily used to serve a medical purpose;
- (c) generally not useful to a person in the absence of disease or injury; and
- (d) is appropriate for use in the home.

Coverage is for standard equipment only. The Plan does not cover customization of any Item of Durable Medical Equipment or brace (including an orthotic used with a brace) unless the Plan specifically allows for coverage in certain instances. All maintenance and repairs that result from a Participant's misuse are the Participant's responsibility. The decision to rent or purchase such equipment will be made solely at the Carrier's discretion.

Thomas P. Griffen
35 Knapps Highway
Fairfield, CT 06825
203-610-9455 (Cell: Voice & Text)
tdgriffen1@sbcglobal.net

*Attachment
#9*



February 17, 2016

Dear Insurance and Real Estate Committee Members of Connecticut General Assembly:

Trained service dogs can make a world of difference for people living with disabilities. **Educated Canines Assisting with Disabilities (ECAD)** is one of these organizations and which has **approved my application for a Service Animal**. Acquiring a service animal that is specifically trained to assist me with tasks that have been impaired by my Multiple Sclerosis, Cardiovascular, and Diabetes Type 1 conditions will be wonderful. It will allow me to be more independent, more productive, and simply experience a better quality of life as I manage my diseases.

Unfortunately, trained service dogs are expensive. Service dogs require about 15 -18 months of intensive training, which can cost up to \$25,000 to provide. Most programs, like ECAD, provide people with service dogs and rely on donations and volunteers to help keep the cost to recipients, like me, down and people receiving service dogs usually have to pay part of the cost themselves.

I have committed to **raise \$10,000 for ECAD**. I am reaching out to you and asking for your financial assistance in helping me reach my goal.

Make a pledge:

1. Use **"Click and Pledge"**, a secure web portal selected by ECAD. This link will give you information on my **ECAD Campaign, Who I am, My Story**, and some other information such as Service Animal Regulations under ADA and some great internet links. You can select to make an Electronic Pledge that will be directed to my Fundraising Goal by selecting the **MAKE A DONATION** in the orange box.

<https://connect.clickandpledge.com/Organization/ecad1/Fundraiser/ThomasGriffen>

2. Donations may also be made by check or money order payable to ECAD. On the memo line of the check, put **Thomas Griffen** so it can be directed towards my fundraising goal.

Please mail your donation to: ECAD
P.O. Box 251
Dobbs Ferry, New York 10522

Tax Receipt:

ECAD will issue TAX RECEIPTS if you provide ECAD with an email address or physical mailing address where the tax receipt should be sent.

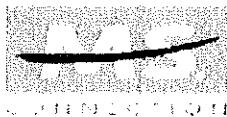
I am most grateful and am very thankful for your gift in helping me reach my goal. When we go **Camping In the Berkshire Foothills** at Lone Oak and knowing that I will have my Service Animal with me and by my side, I will have added **protection** and a continued sense of **independence and security** as I face my disabilities and allow me to continue to enjoy what I love.

Thank you so much for your kindness, support, and generosity.

Thomas P. Griffen

*Providing custom trained
Service Dogs that help return
mobility & independence to
people's lives.*

<http://www.ecad1.org/>



National Multiple
Sclerosis Society –
Connecticut Chapter
Fall 2015 Issue

Service Dogs Provide Support In More Ways Than One

*"Having a dog
around to help
me with things
that I can't
do for myself
differs a lot."*

Imagine having a dedicated companion to support you that wouldn't mind tasks such as turning on lights, picking up dropped keys or opening a door. Enter the service dog. For many years, service dogs were primarily trained to help those with visual disabilities, but more recently, they have been paired with individuals who have disabling illnesses, including MS.

"Man's Best Friend" has been helping humans for an estimated 16,000 years, say archaeologists, so it is fitting that over the years, certain breeds have been matched with service fields that can best utilize their innate traits and abilities.

"I had no idea until I watched a video over a year ago how a training dog could help people with MS," said Tina Torizzo, a resident of Goshen and author of the *My Beautiful Life with MS* blog. "I always had a dream of raising and training some type of guide dog, but I never imagined needing one. Then I was diagnosed with multiple sclerosis in May 2013."

As someone who worked as a veterinary technician for many years, Torizzo was already aware of the opportunity that existed with well-trained service dogs. Torizzo submitted an application to Educated Canines Assisting with Disabilities (ECAD). While it was a lengthy process, Torizzo was hopeful and in July 2014, she was called to Dobbs Ferry, New York, to participate in a two-week training boot camp.

"On the first day, there was a running of the dogs, as they called it that required me and the others receiving service dogs to stand silently against a wall and watch the dogs play in the room around us," she said. "My dog, Crème, played a little bit and then, to everyone's surprise, approached me. We had never been introduced, ADI can say we were meant to be together."

A true service dog undergoes training necessary to respond to a number of specific commands that are designed to assist people with certain disabilities. Because of this, it is not likely that a family pet can become a trained service dog; rather, only larger, stronger breeds such as Labradors, Golden Retrievers, Standard Poodles and Portuguese Water dogs are usually bred specifically for a service field.

Service dogs can be trained to perform an impressive range of tasks, including retrieval of dropped objects, pulling wheelchairs, turning light switches on and off, loading and unloading wash, reminding their person to take medication, alerting people with sleep disorders when they don't respond to an alarm, and many other things. At ECAD, Torizzo's dog Crane was trained to recognize more than 80 commands.

"Now that I have Crane, I cannot believe how much help she is to me," said Torizzo. "She is very gentle, patient and subdued, and usually is close by, just waiting for her next command."

Anyone with a physical disability who might benefit from the services a trained dog can provide is a potential candidate.

"Crane takes over in all the areas that I now fall short," said Torizzo. "She is my right eye, my depth perception, my balance and my comfort when I feel overwhelmed. She stabilizes me, retrieves items off of the floor, opens doors, helps me with the kids and so much more."

In addition to the practical benefits that come from utilizing a service dog, there are also the benefits of emotional support and companionship.

"I spent a year prior to getting Crane telling my young children that this is not a family dog, but my dog," said Torizzo. "But, Crane is so capable, she takes care of the whole family. There's nowhere I cannot go with my kids now."

So, it wasn't surprising that Torizzo shared her newly found sense of freedom with her cousin, Jennifer Zordan, who is also living with MS – but a much more progressive form.

"I started experiencing my first symptoms as I was planning our wedding, and received my final diagnosis about six weeks before the big day," said Zordan, now a 45-year-old mother of two teens who has been battling multiple sclerosis for 15 years. "Now I have secondary progressive MS and use a wheelchair, but I'm not exactly sure when my MS made the transition."

For Zordan, an avid outdoor sport enthusiast, getting out on her own is key to helping her maintain her upbeat and positive attitude.

"I have a wheelchair-enabled van with hand controls, so I still can do things like go to the grocery store and find new things to try in the kitchen," she said. "How else would I know to try a new Moroccan spice unless I saw it on the shelf?"

On a more serious note, Zordan said that she is looking forward to getting a service dog this fall mostly so that she can finally allow her children to be "normal kids."

"Right now, if I drop something I need to call one of my kids away from their homework, or from playing outside to come help me – and they always will," said Zordan. "I appreciate them, and my husband, Alan, more than they can recognize. But I'm looking forward to not having to ask them to be caregivers all the time. Having a dog around to help me with little things like pulling a laundry basket or picking up a dropped spoon will make all the difference."

In addition to ECAD, there are many organizations that can help Connecticut residents with their search for a service dog, including Assistance Dogs International and Paws with a Cause.

For more information, visit
www.nationaldisabilitysociety.org.



Some things you should consider if you're thinking about getting a service dog

Do you have the funds, time and support to meet your service dog's needs?

Are you able to exercise a dog and clean up after him or her? Do you have a reliable person willing to do this when you can't?

Do you have or can you raise funds to pay for regular veterinary care, as well as food, accessories, and training aids? If funds are tight, have you researched potential financial resources? (Help may be available.)

Will you be consistent in working with your service dog and use the training techniques you will learn? Can you be patient if a training routine is not going well, and figure out ways to turn it around?

Are you willing to make a 10-year, or more, commitment to a dog?